

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Milton Vila Jr. and Jamie Renee Vila

a/k/a Jamie R Sherrod

S.S. Nos.: xxx-xx-6489 and xxx-xx-0792

Mailing Address: 106 Fetlock Court, Raeford, NC 28376-

Case No. 10-81603

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on September 1, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: September 30, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral
	None		

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See**)
	None			**
				**
				**
				**
				**
	Wells Fargo	4	\$15,144	**
				**
				**
				**

LID - DEDUCTIBLE PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Wells Fargo	4	\$1,349	N/A	n/a	\$1,349.00	House & Lot
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

SID - SECURED DEBTS \neq FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Ford Motor Credit	1		7.00			Judgment Lien on House & Lot
				7.00			
				7.00			
				7.00			

SID - SECURED DEBTS \neq 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				7.00			
				7.00			
				7.00			
				7.00			
				7.00			

ATTORNEY FEE (Unpaid par O)

Law Offices of John T. Orcutt, P.C. \$2,500

SECURED TAXES

Secured Amnt IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

Amount IRS Taxes \$1,677

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) Int.% Payoff Amnt

All Co-Sign Protect Debts (See**)

GENERAL NON-PRIORITY UNSECURED

Amount DMI= \$10,517

Other Miscellaneous Provisions

Please allow 3 waivers upon request. Please pay out Equity Above Exemptions value @ \$10,517.

Date:	9/29/08
Lastname-SS#:	Vila-6489

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
None	

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **1,994** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **2** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

** Co-sign protect on all debts so designated on the filed schedules.

* = DMI x ACP (Page 4 of 4)

** = May include up to 2 post-petition payments.

Ch13Plan_MD_(New_DeSardi) (8/24/08) © John T. Orcutt

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum
Kaelyn McCollum

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Chevron and Texaco c/o Roundup Funding MS 550 PO Box 91121 Seattle, WA 98111-9221
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	AAFES Attn: Bankruptcy Unit Post Office Box 650062 Dallas, TX 75265-0062	Credit Bureau Post Office Box 26140 Greensboro, NC 27402-6140
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	AAFES c/o Creditor's Bankruptcy Service Post Office Box 740933 Dallas, TX 75374-0933	Credit Management 4200 International Parkway Carrollton, TX 75007
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	AFNI, Inc. Post Office Box 3097 Bloomington, IL 61701-3097	Debt Recovery Solutions, LLC 900 Merchants Concourse Suite 106 Westbury, NY 11590-5114
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	Assetcare, Inc. Post Office Box 15379 Wilmington, DE 19850-5379	Dish Network Dept. 0063 Palatine, IL 60055-0063
Experian P.O. Box 2002 Allen, TX 75013-2002	Cape Fear Valley Medical Cntr. Post Office Box 788 Fayetteville, NC 28302-0788	Embarq Post Office Box 7086 London, KY 40742-7086
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Carolina Telephone 720 Western Boulevard Tarboro, NC 27886	Ford Motor Credit National Bankruptcy Service Cente Post Office Box 537901 Livonia, MI 48153-7901
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Cavalry Investments 7 Skyline Drive Suite 3 Hawthorne, NY 10532	Hoke County Tax Collector Post Office Box 217 Raeford, NC 28376-0217
Internal Revenue Service (ED)** Post Office Box 21126 Philadelphia, PA 19114-0326	Century Link Post Office Box 96064 Charlotte, NC 28296-0064	Household Bank Post Office Box 80084 Salinas, CA 93912-0084

HSBC c/o Roundup Funding MS 550 PO Box 91121 Seattle, WA 98111-9221	Portfolio Recovery Associates 120 Corporate Boulevard Suite 100 Norfolk, VA 23502	Time Warner Cable 101 Innovation Avenue Suite 100 Morrisville, NC 27560-8586
HSBC Card Services Post Office Box 5251 Carol Stream, IL 60197-5251	Portfolio Recovery Associates Post Office Box 12914 Norfolk, VA 23541-2914	Tricare North Post Office Box 870140 Myrtle Beach, SC 29587-9740
Internal Revenue Service Post Office Box 21126 Philadelphia, PA 19114-0326	PRA Receivables Management LLC agent of PRA PO Box 12914 Norfolk, VA 23541	US Attorney's Office Middle District Post Office Box 1858 Greensboro, NC 27502-1858
NCO Fin/22 Post Office Box 41448 Philadelphia, PA 19101-1448	RJM Acquisitions Funding LLC 575 Underhill Blvd. Ste 224 Syosset, NY 11791	US Department of Education Post Office Box 5202 Greenville, TX 75403-5202
NCO Financial Services 507 Prudential Road Horsham, PA 19044	Roundup Funding MS 550 PO Box 91121 Seattle, WA 98111-9221	US Department of Education Post Office Box 13328 Richmond, VA 23225-0328
NCO Financial Systems Post Office Box 4911 Department DD Trenton, NJ 08650-4911	Karen Smith 929 Prospect Road 28376	US Department of Education Direct Loan Servicing Center Post Office Box 5609 Greenville, TX 75403-5609
North Carolina Department of Revenue c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000	Sprint PCS Customer Care Post Office Box 8077 London, KY 40742-8077	Veterans Administration Regional Office 251 North Main Street Winston-Salem, NC 27155
North Carolina Dept of Revenue Post Office Box 1168 Raleigh, NC 27602-1168	SunCom Wireless Post Office Box 190028 Charleston, SC 29419-9028	Wells Fargo Home Mortgage MAC X2501-01D One Home Campus Des Moines, IA 50328
North Carolina Employment Security Commission Post Office Box 26504 Raleigh, NC 27611-6504	Time Warner Cable Post Office Drawer 40508 Fayetteville, NC 28309-0508	Wells Fargo Home Mortgage Post Office Box 1819 Newark, NJ 07101-1819

Wells Fargo Home Mortgage
1 Home Campus
Des Moines, IA 50329

Wells Fargo Home Mortgage, Inc
2701 Wells Fargo Way
Minneapolis, MN 55467-8000

Wells Fargo Mortgage
1003 E Brier Drive
San Bernardino, CA 92408-2862

West Asset Management
7171 Mercy Road
Omaha, NE 68106